

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Anmol N. Matada
Assignee: International Business Machines Corp.
Title: CREDIT CARD APPLICATION AUTOMATION SYSTEM
Serial No.: to be assigned Filing Date: On or about August 8,
2003
Examiner: Group Art Unit:
Docket No.: AUS920030385US1

Austin, Texas
August 7, 2003

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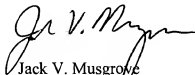
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Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above-identified patent application. Copies of each of these documents are enclosed.

Citation of these documents shall not be construed as an admission that the documents are necessarily prior art with respect to the subject invention, a representation that a search has been made, or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

Respectfully submitted,


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Reg. No. 31,986

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Complete if Known

Application Number	to be assigned
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First Named Inventor	Matada
Art Unit	
Examiner Name	
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U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		EP 1,161,060 A1	12-05-2001	Natsuno	
		EP 1,265,200 A1	12-11-2002	Filtcroft	
		WO 02/35,435 A1	05-02-2002	Jaros	

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